

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Detroit)

In re Rosemary Blevins
Debtor

Case No. 12-44493
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Bank, N.A.

Court claim no. (if known): 5

Last four digits of any number you
use to identify the debtor's account: 9507

Date of payment change:
Must be at least 21 days after date of this notice 02/01/2013

Uniform Claim Identifier: _____

New total payment:
Principal, Interest, and escrow, if any \$609.78

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$212.18 New escrow payment: \$282.91

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____ New interest rate: _____
Current principal and interest payment: _____ New principal and interest payment: _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____
Current mortgage payment: _____ New mortgage payment: _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☒ I am the creditor. ☐ I am the creditor's authorized agent.
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Darshana Shah Date 12/06/2012

Print: Darshana Shah Title VP of Loan Documentation

Company	<u>Wells Fargo Home Mortgage</u>	Specific Contact Information:
Address	<u>MAC X7801-014</u>	P: 800-274-7025
	<u>3476 Stateview Blvd.</u>	E: NoticeOfPaymentChangeInquiries@wellsfargo.co
	<u>Fort Mill, SC 29715</u>	

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Detroit)

Chapter 13 No. 12-44493

Judge: Judge Thomas J. Tucker

In re:

Rosemary Blevins

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on December 06, 2012, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Rosemary Blevins
26621 Fairfield Rd
Warren, MI 48089

Debtor's Attorney: Christopher E. Frank
6 Parklane Blvd.
Suite 665
Dearborn, MI 48126

Trustee: Tammy L. Terry
Buhl Building
535 Griswold
Suite 2100
Detroit, MI 48226

/s/ Bill Taylor

Authorized Agent

ROSEMARY BLEVINS
26621 FAIRFIELD AVE
WARREN MI 48089

For informational purposes

Escrow account disclosure statement
and notice of new mortgage payment

Loan number: [REDACTED]
 Next payment due date: January 01, 2013
 New payment effective date: February 01, 2013
 New payment amount: \$609.78
 Shortage amount: \$848.71
 Principal balance: \$71,322.97
 Unpaid 2nd principal balance: \$30,811.29
 Interest rate: 4.885%
 Statement date: November 29, 2012
 Account review period: Aug 2012 - Jan 2013
 Customer service: 1-800-340-0473
 Customer service hours: Mon - Fri 8 a.m. - 10 p.m.
 Sat 8 a.m. - 2 p.m. CT
 We accept telecommunications relay service calls.
 Property address:
 26621 FAIRFIELD AVENUE
 WARREN MI 48089-1324

Dear ROSEMARY BLEVINS:

Each year, we review your escrow account to make sure the escrow portion of your monthly mortgage payment covers your property taxes and/or insurance premiums. Increases or decreases in your annual taxes and/or insurance premiums may cause your monthly mortgage payment amount to change. Here are the details of your most recent escrow account review.

Note: This notice is for informational purposes only and is being provided as a courtesy should you voluntarily decide to make any escrow shortage payment, if applicable. This notice should not be construed as an attempt to collect a debt or a demand for payment contrary to any protection you may have received pursuant to your bankruptcy case.

New monthly escrow and mortgage payment amount

New payment effective date	Current	New monthly payment (\$)	
February 01, 2013 ¹	monthly payment (\$)	Option 1	Option 2
Principal and/or interest	326.87	326.87	326.87
Escrow payment	212.18	212.18	212.18
Escrow shortage/prepayment ²	0.00	0.00	70.73
Total payment amount	539.05	539.05	609.78

1. If you use one of our automatic payment options, we will adjust your electronic withdrawal(s) to ensure your February 01, 2013 payment is made in full.

2. If your current monthly payment includes an amount to cover a previous escrow shortage, this amount will be added. If your current monthly payment includes an adjustment for extra funds you deposited to your escrow account, this amount will be deducted.

The escrow disclosure indicates a shortage of \$848.71. We have spread this amount over the next 12 months and included it in the new monthly payment. However, any voluntary decision to pay the shortage in full will reduce the monthly payment to \$539.05. If you voluntarily choose to pay this shortage in full now, please detach this coupon and mail it along with the check to the address that appears on this statement.

You may use either of the following options to restore your required account balance

Option 1: Pay the entire shortage now

Pay the entire escrow shortage amount of \$848.71 using the shortage payment coupon and your new monthly mortgage payment will be \$539.05.

Option 2: Pay the shortage over 12 months

No action required unless you use a bill pay or 3rd party payment service to pay your mortgage

Pay the escrow account shortage of \$848.71 in 12 payments of \$70.73 which we've included in your new monthly payment amount of \$609.78.

Attention bill pay and 3rd party payment service customers: Notify your service of the change to your mortgage payment.

Shortage payment coupon for loan number: [REDACTED]

Note: Due to changes in your taxes and insurance, your mortgage payment may increase even if you voluntarily decide to pay your shortage in full.

Your escrow account review indicates a shortage of **\$848.71**. For your convenience, we have spread this amount over **12** months and included it in your new monthly payment. However, you may choose to pay it in full and your monthly payment will be **\$539.05**.

If you choose to pay this shortage in full now, please detach this coupon and mail it along with your check to the address that appears on this coupon. Wells Fargo Bank, N.A. may clear your check electronically. Receipt of your check will authorize us to process your payment as an electronic debit to the account on which the check was written.

Please do not include this remittance with your monthly mortgage payment.

Escrow shortage payment: \$848.71
New monthly payment if shortage is paid: \$539.05

For informational purposes

Loan number: XXXXXXXXXX

The following information covers your projected escrow account activity from Feb 2013 to Jan 2014

Projected escrow account disbursements**Annualized items to be paid from your escrow account (\$):**

HAZARD INS	1,006.20
CITY TAX	1,398.60
COUNTY TAX	141.35
Total disbursements	2,546.15

Monthly escrow payment 212.18¹¹ Your monthly escrow payment is calculated by dividing the total disbursements by 12.**Projected escrow account activity for the next 12 months**

Date	Anticipated payments (\$)		Description	Escrow balance (\$)	
	To escrow	From escrow		Projected	Required
Feb 2013			Starting balance	235.31	1,084.02
Feb 2013	212.18	0.00		447.49	1,296.20
Mar 2013	212.18	0.00		659.67	1,508.38
Apr 2013	212.18	1,006.20	ALLSTATE INSURANCE	134.35 ²	714.36
May 2013	212.18	0.00		77.83	926.54
Jun 2013	212.18	0.00		290.01	1,138.72
Jul 2013	212.18	0.00		502.19	1,350.90
Aug 2013	212.18	1,129.72	WARREN CITY	424.35 ²	424.36 ³
Sep 2013	212.18	0.00		212.17	636.54
Oct 2013	212.18	0.00		0.01	848.72
Nov 2013	212.18	0.00		212.19	1,060.90
Dec 2013	212.18	141.35	WARREN CITY/MACOMB CO	283.02	1,131.73
Dec 2013	0.00	259.88	WARREN CITY	23.14	871.85
Jan 2014	212.18	0.00		235.32	1,084.03
Total	2,546.16	2,546.15			

These calculations indicate the projected escrow balance will be less than the required escrow balance. The resulting shortage is \$848.71. If you choose to pay the shortage in full, the new monthly payment will be \$539.05.

The projected escrow account activity is based on the most recent tax and/or insurance information available as well as the assumption that your payments will be received as agreed.

2. Projected low point. The point during the 12-month period at which the projected escrow balance will reach its lowest point.

3. Required escrow balance. To cover unanticipated disbursements, including increases to tax or insurance payments, there is a 2-month minimum escrow balance allowable by state law and/or your mortgage contract. This amount does not include mortgage insurance.

• Your 2-month minimum escrow balance is **\$424.36**

• State law requires that this minimum escrow balance not exceed **\$424.36**

• Note: If you have an adjustable rate mortgage (ARM), you will receive a notice about your new mortgage payment when your ARM rate is scheduled to change.

Information about your escrow account shortage

Your lowest projected escrow account balance (low point) (\$)	424.35 ²
Less your required minimum escrow account balance (\$)	424.36
This means your escrow account has a shortage of (\$)	848.71

For informational purposes

Loan number: [REDACTED]

The following information covers your escrow account history activity from Aug 2012 to Jan 2013

Date	Payments to escrow (\$)		Payments from escrow (\$)		Description	Escrow balance (\$)	
	Projected	Actual	Projected	Actual		Projected	Actual
Aug 2012					Starting balance	1,838.30	2,104.22-
Aug 2012	249.67	0.00 ¹	1,588.63	1,138.72 ¹	WARREN CITY	499.34	3,242.94-
Sep 2012	249.67	468.76 ¹	0.00	0.00		749.01	2,774.18-
Oct 2012	249.67	0.00 ¹	0.00	0.00		998.68	2,774.18-
Nov 2012	249.67	3,198.54 ¹	0.00	0.00		1,248.35	424.36
Dec 2012 est.	249.67	0.00 ¹	141.35	141.35	WARREN CITY/MACOMB CO	1,356.67	283.01
Dec 2012 est.	0.00	0.00	259.88	259.88	WARREN CITY	1,096.79	23.13
Jan 2013 est.	249.67	212.18 ¹	0.00	0.00		1,346.46	235.31
Totals	1,498.02	3,879.48	1,989.86	1,539.95			

1. Indicates where a difference exists between the projected and actual account activity.

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Manage your mortgage payments easily with the Preferred Payment PlanSM

- Schedule weekly, biweekly, semi-monthly or monthly payments
- Save time and money with free, secure withdrawals
- No due dates to remember or checks to write

It's free, secure and convenient. To enroll, call 1-866-386-8519.

A guide to your escrow questions and answers is available at: wellsfargo.com/escrowquestions

